

IN THE SPECIFICATION

Please amend the paragraph beginning on page 15, line 26, as follows:

An embodiment of the tokenless biometric scrip transactions is characterized by identifying the Scrip Supporter using the Scrip Supporter's bid biometric sample **62** that is submitted through a PDA **1**. The PDA **1** is preferably directly connected via dial-up, leased lines or wireless modem **56** to the Internet **18**. Alternatively, a bid biometric sample is submitted or through a PDA **1** in an intranet **58** or through a PDA **1** ~~incorporated~~-incorporated to any terminal such as an electronic cash register, a desktop personal computer, a notebook computer, or a public terminal or kiosk such as an Automated Teller Machine (ATM). In a preferred embodiment, the Scrip Supporter is identified through biometrics while participating entities **28** such as scrip merchants or non-profit beneficiaries are identified through the verification of a digital certificate issued by an authorized certifying authority.